

As a service to our merchants, Chase Paymentech is providing the following notification on MAESTRO Debit Interchange adjustments

Effective November 1, 2008, Interchange for MAESTRO Debit Payment Network will increase. Changes in other network fees have not been announced at this time; therefore, they will remain the same. Additionally, MAESTRO has announced that interchange will apply to the total transaction amount, including cash back, effective April 1, 2009. Please see below for detailed changes in **bold**.

MAESTRO – Rate Adjustments effective 11/01/2008

MAESTRO - Rates effective 11/01/2008		
Tier/Segment	MCC	Interchange Rate
Tier 3 ~ All Merchants Not Designated by Special MCC = Base Rate	All Other	0.75% + \$0.15 no cap
Tier 3 ~ Supermarket/Grocery/Wholesale	5411, 5300	\$0.255
Tier 3 ~ QSR/Convenience	5814, 5542 5541, 5499	0.75% + \$0.15 no cap
Tier 2 ~ All Merchants Not Designated by Special MCC	All Other	0.60% + \$0.11 capped at \$0.49
Tier 2 ~ Supermarket/Grocery/Wholesale	5411, 5300	\$0.215
Tier 2 ~ QSR	5814, 5542 5541, 5499	0.60% + \$0.11 capped at \$0.49
Tier 1 ~ All Merchants Not Designated by Special MCC	All Other	0.50% + \$0.075 capped at \$0.39
Tier 1 ~ Supermarket/Grocery/Wholesale	5411, 5300	\$0.18
Tier 1 ~ QSR/Convenience	5814, 5542 5541, 5499	0.50% + \$0.075 capped at \$0.39
Tier Criteria		
MasterCard does not publish or define Tier criteria and will notify Chase Paymentech of eligible merchants		
Product below is not available		
PINless Bill Pay Rates – Rates effective 11/01/2008		
PINless Bill Pay	NA	NA

Please note: Changes in other network fees have not been announced at this time; therefore, they will remain the same.

This adjustment will take effect system-wide for all MAESTRO Debit Network Transactions November 1, 2008.

Please contact your Account Executive should you have any questions regarding this communication.